

COMMERCE GENERAL ARCHITECTURE

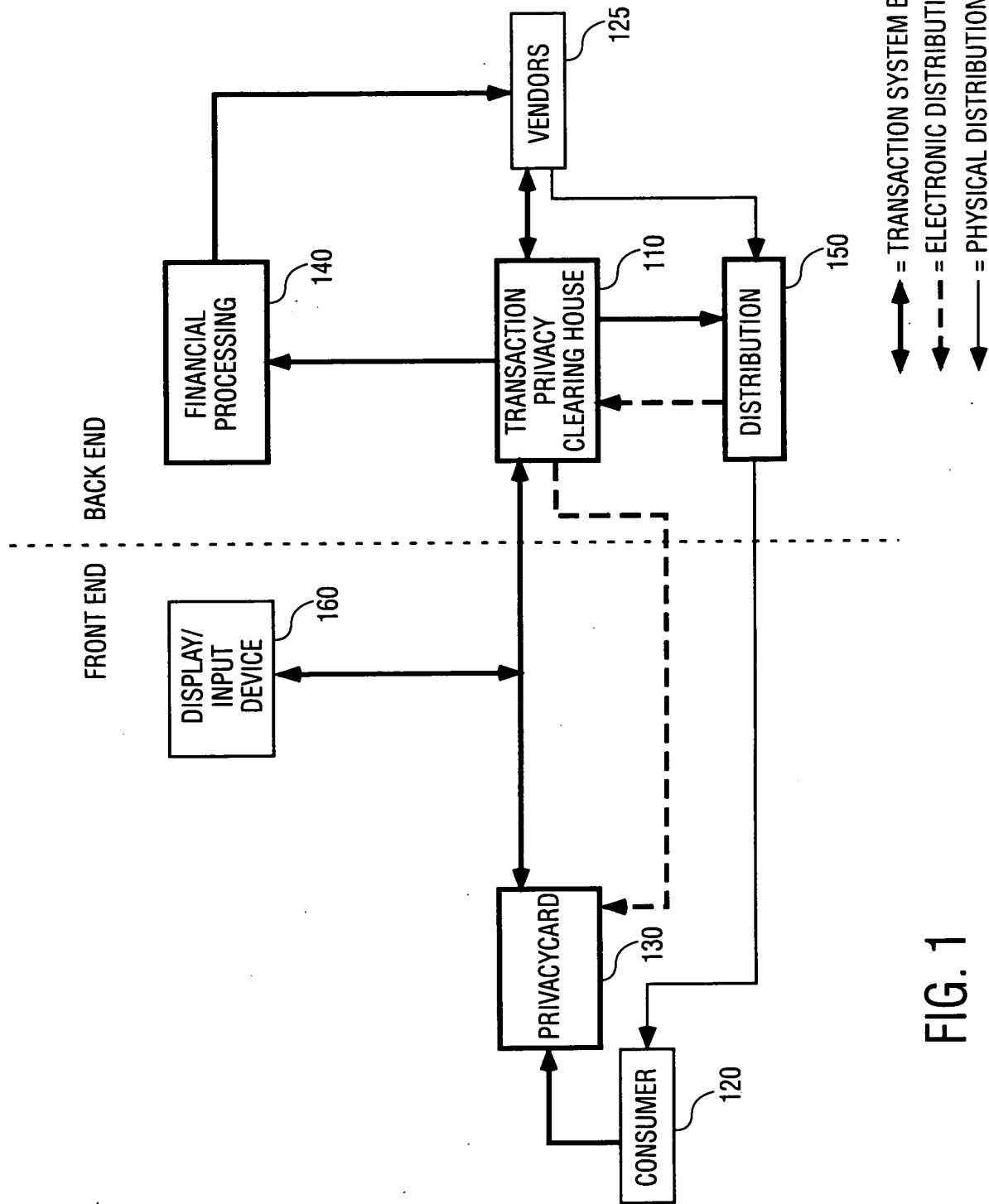


FIG. 1

COMMERCE GENERAL ARCHITECTURE - POS TERMINAL:

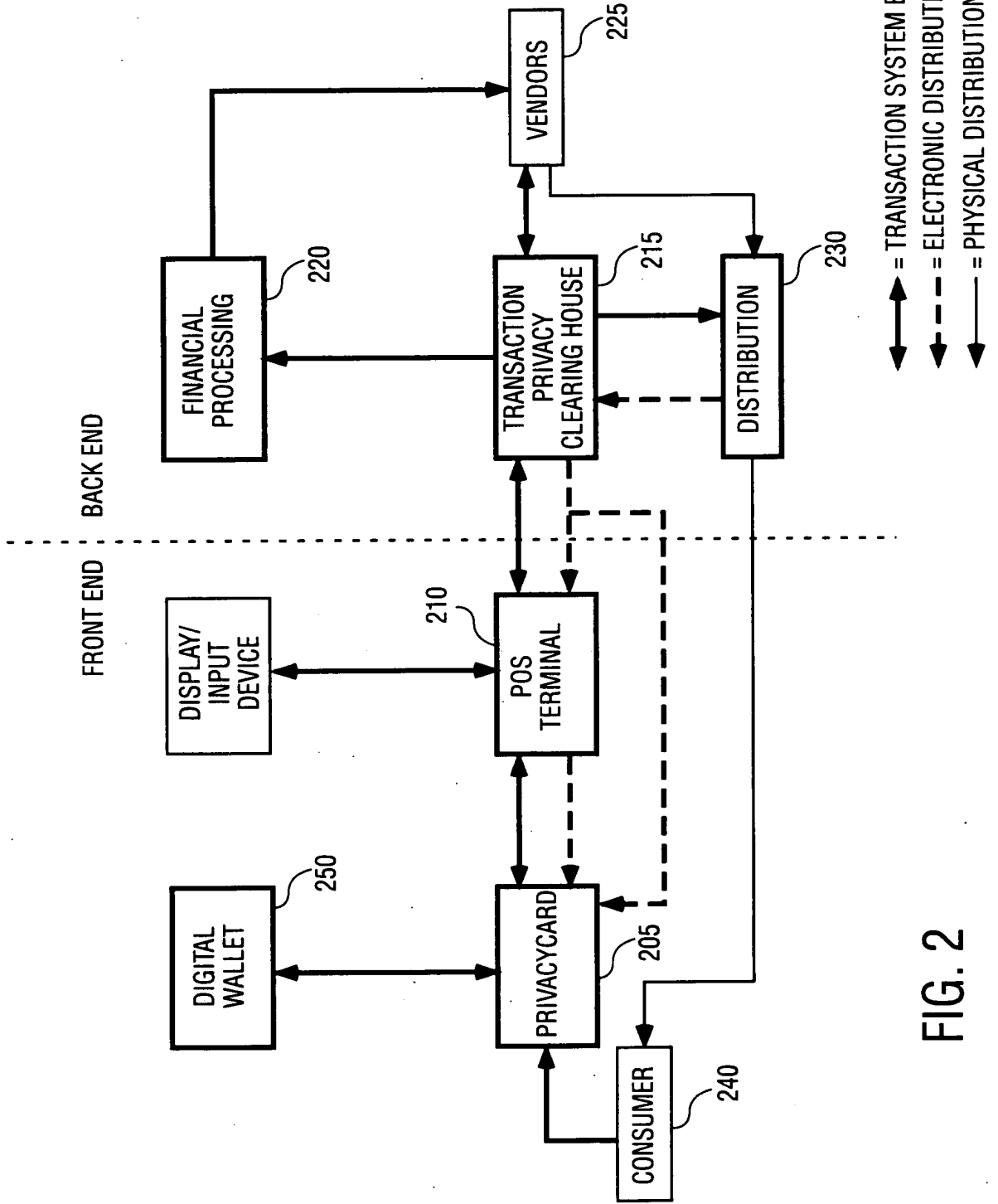


FIG. 2

COMMERCE IN-HOME ENVIRONMENT

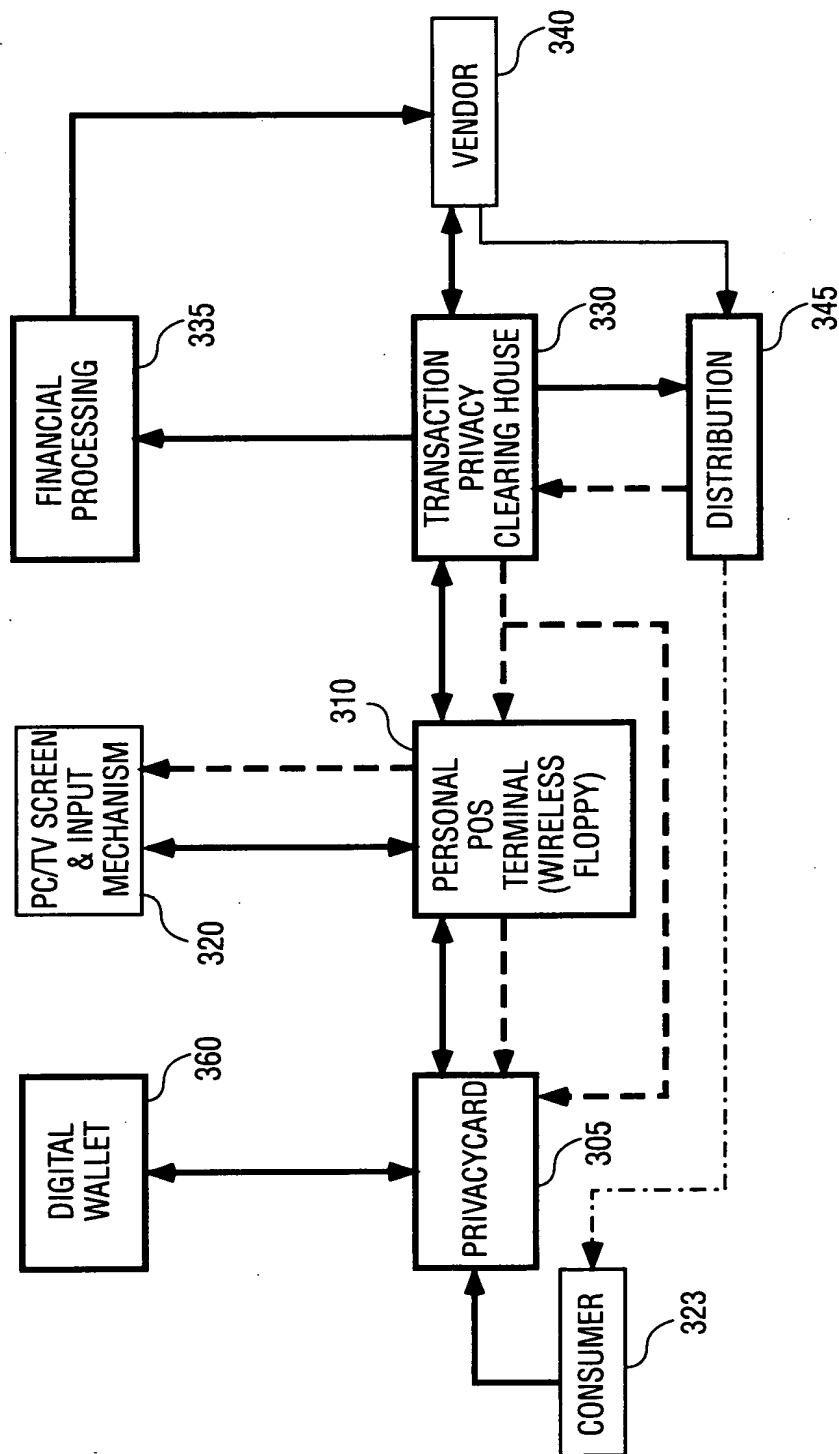


FIG. 3

IN-STORE RETAIL ENVIRONMENT

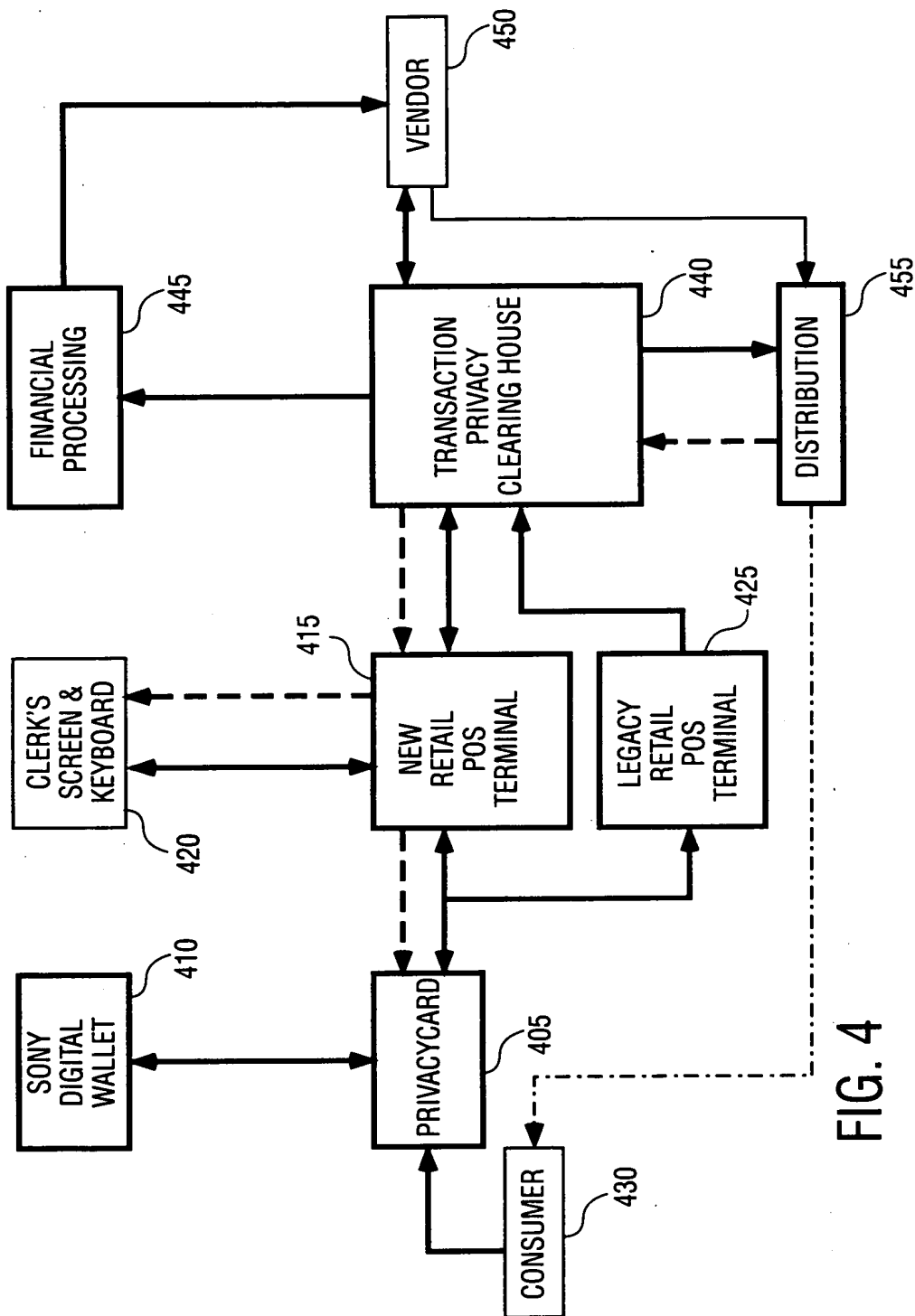
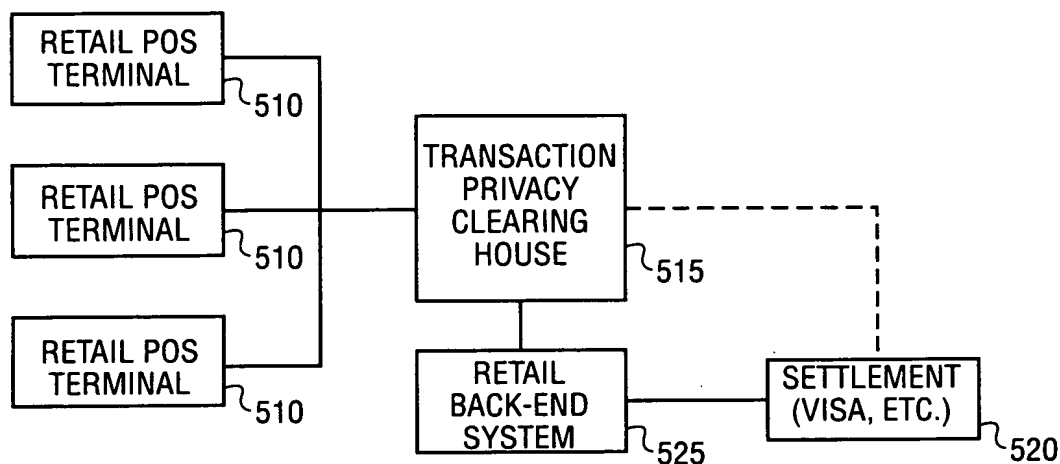
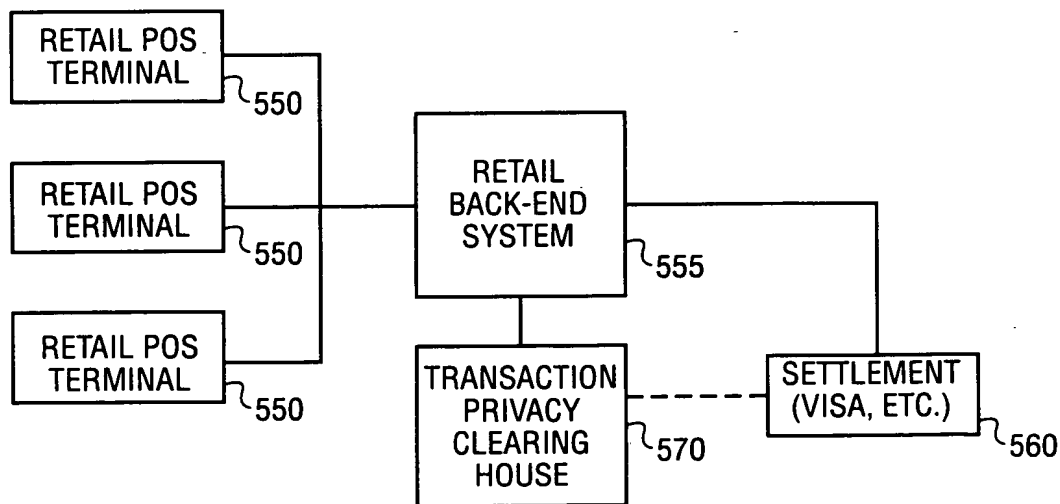


FIG. 4



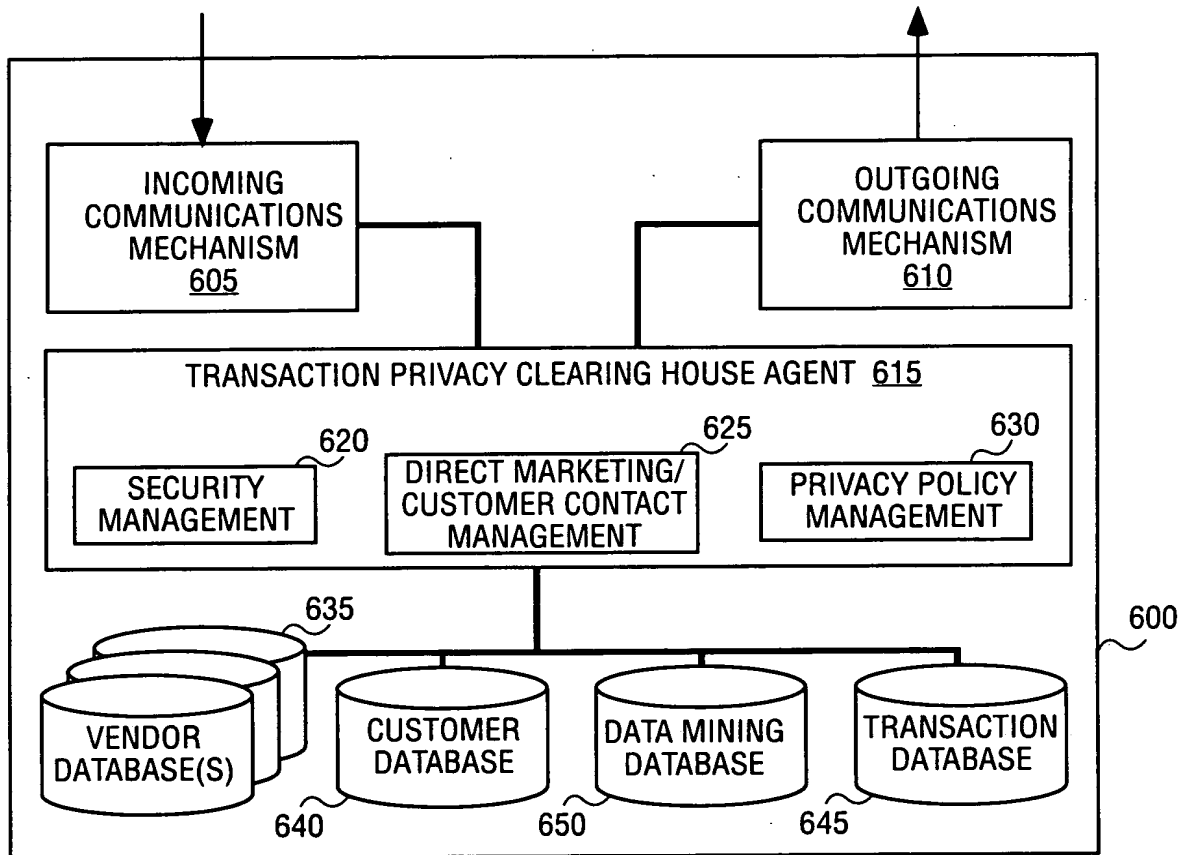
A RETAIL SYSTEM MODIFIED TO
SUPPORT THE INTERACTION OF LEGACY POS TERMINAL WITH
THE DIGITAL WALLET SYSTEM

FIG. 5A



AN ALTERNATIVE EMBODIMENT OF THE RETAIL SYSTEM
MODIFIED TO SUPPORT THE INTERACTION OF LEGACY POS
TERMINALS WITH THE DIGITAL WALLET SYSTEM

FIG. 5B



TRANSACTION PRIVACY CLEARING HOUSE: MAJOR COMPONENTS

FIG. 6

FIG. 7A

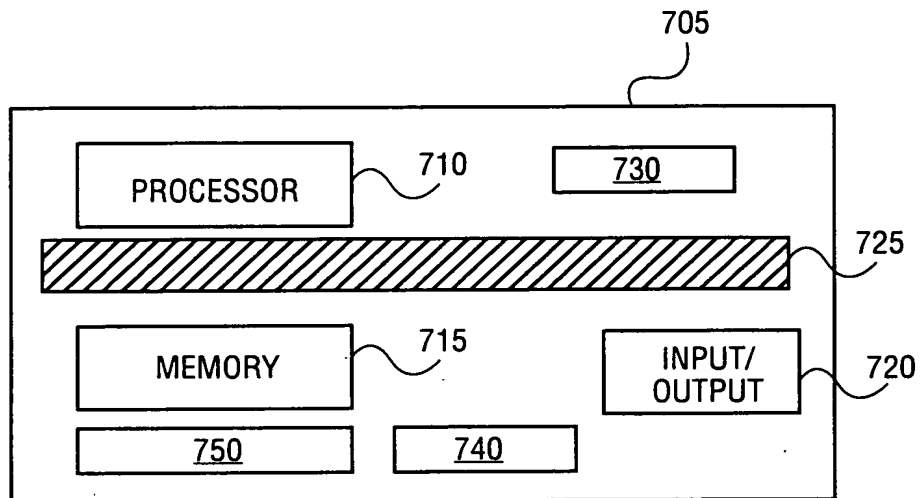


FIG. 7A

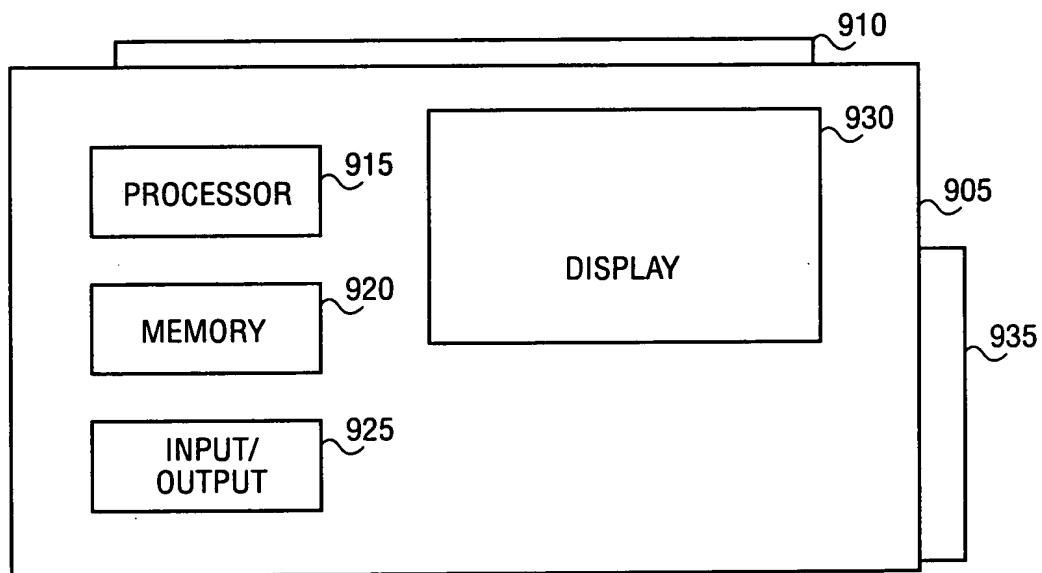


FIG. 9A

FIG. 7B

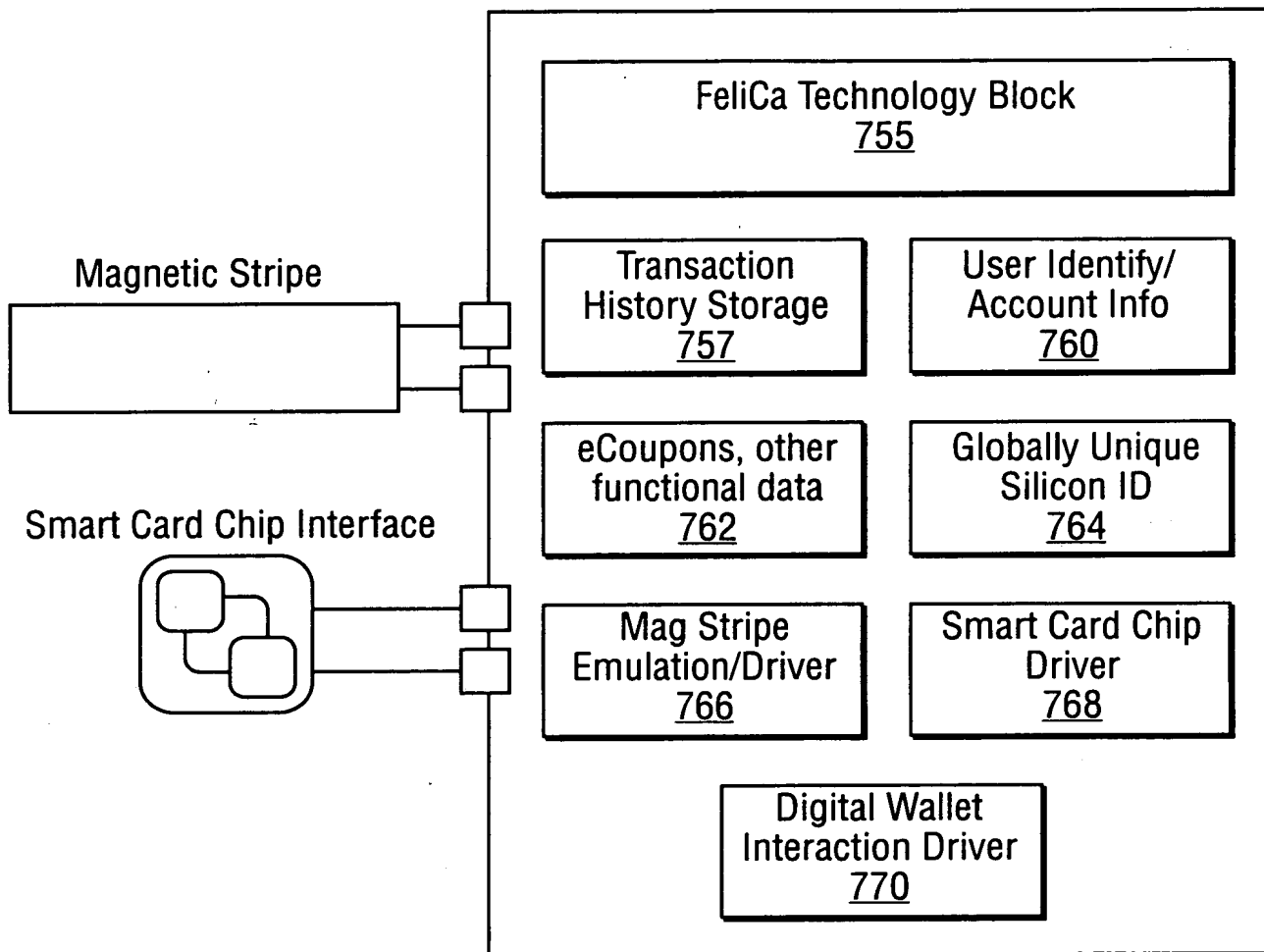


FIG. 7B

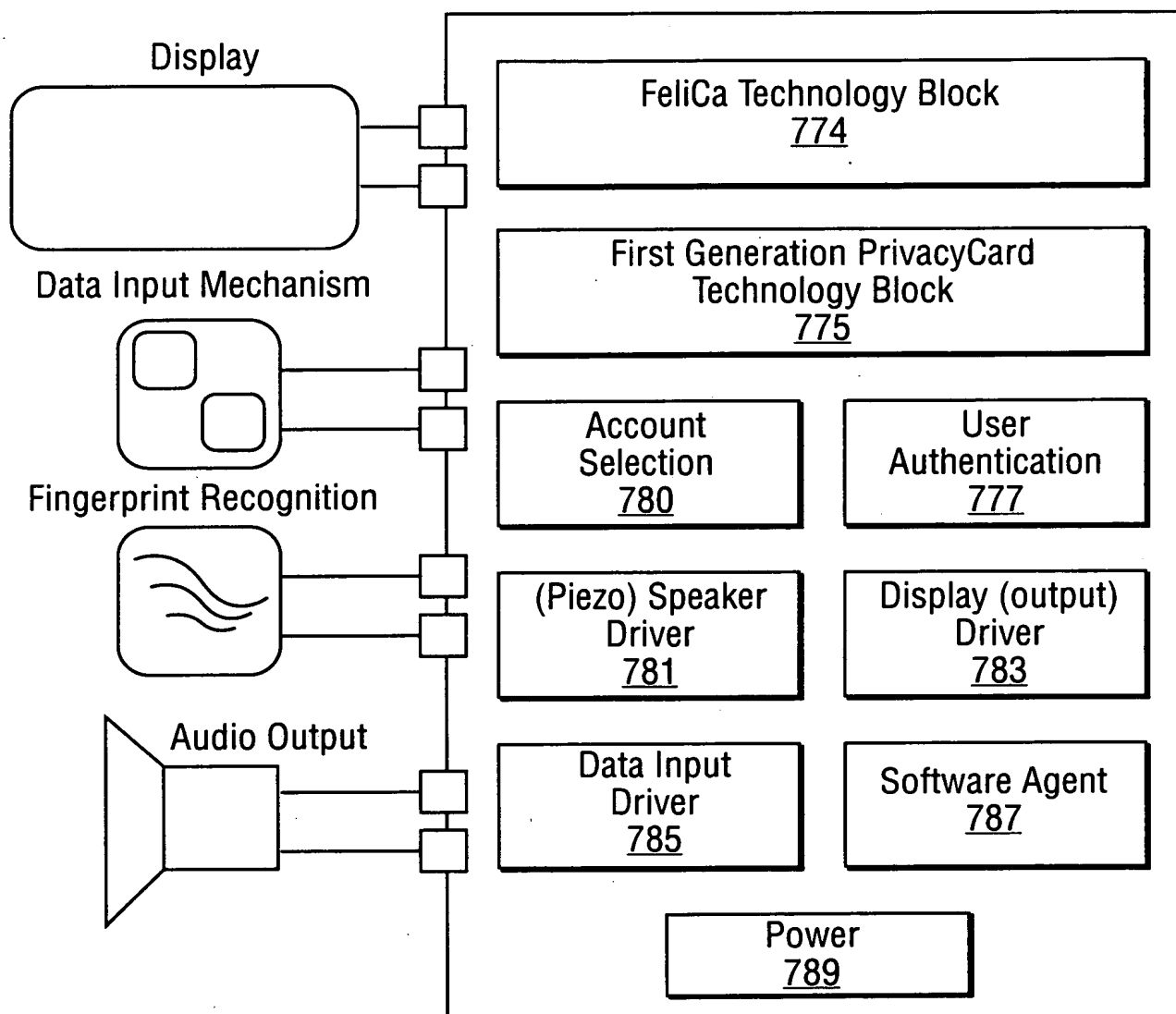
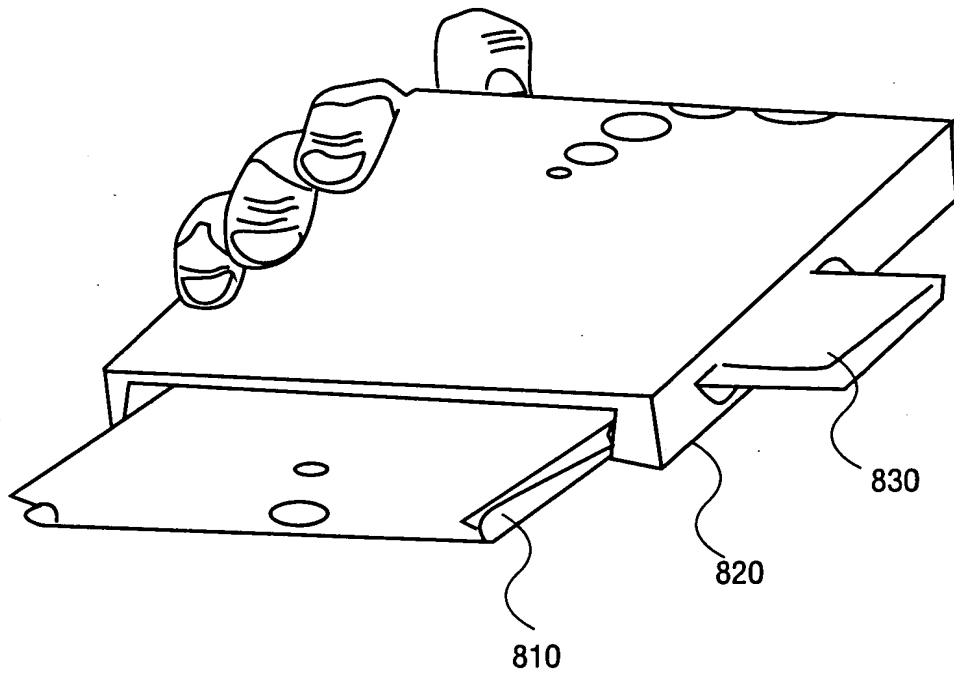


FIG. 7C



DIGITAL WALLET AND PRIVACY CARD

FIG. 8

FIG. 9B

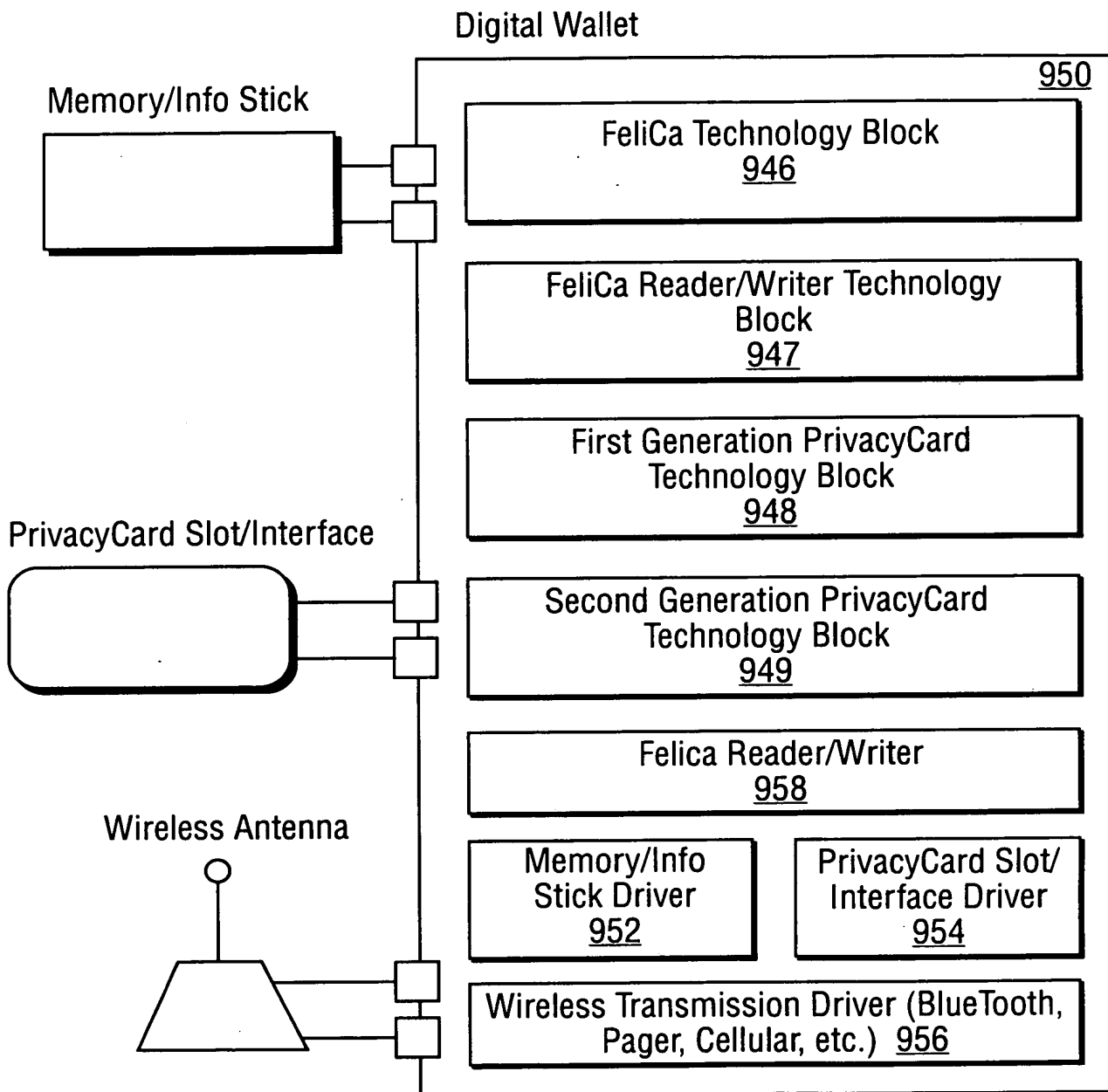
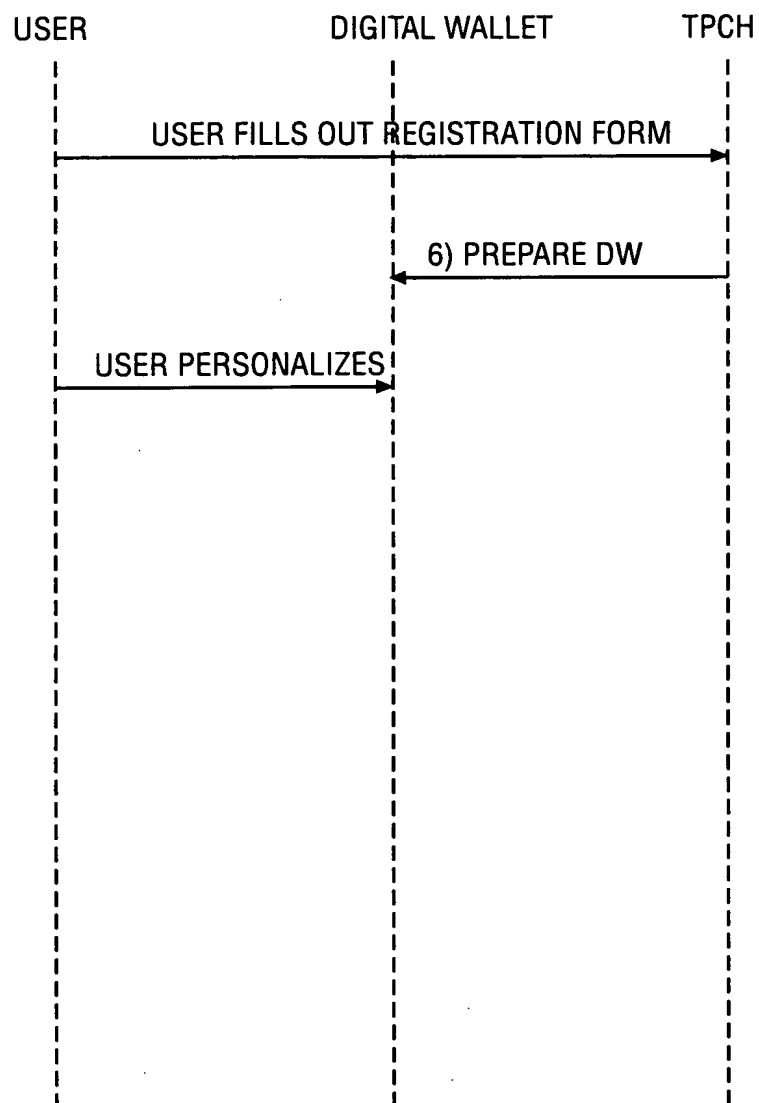


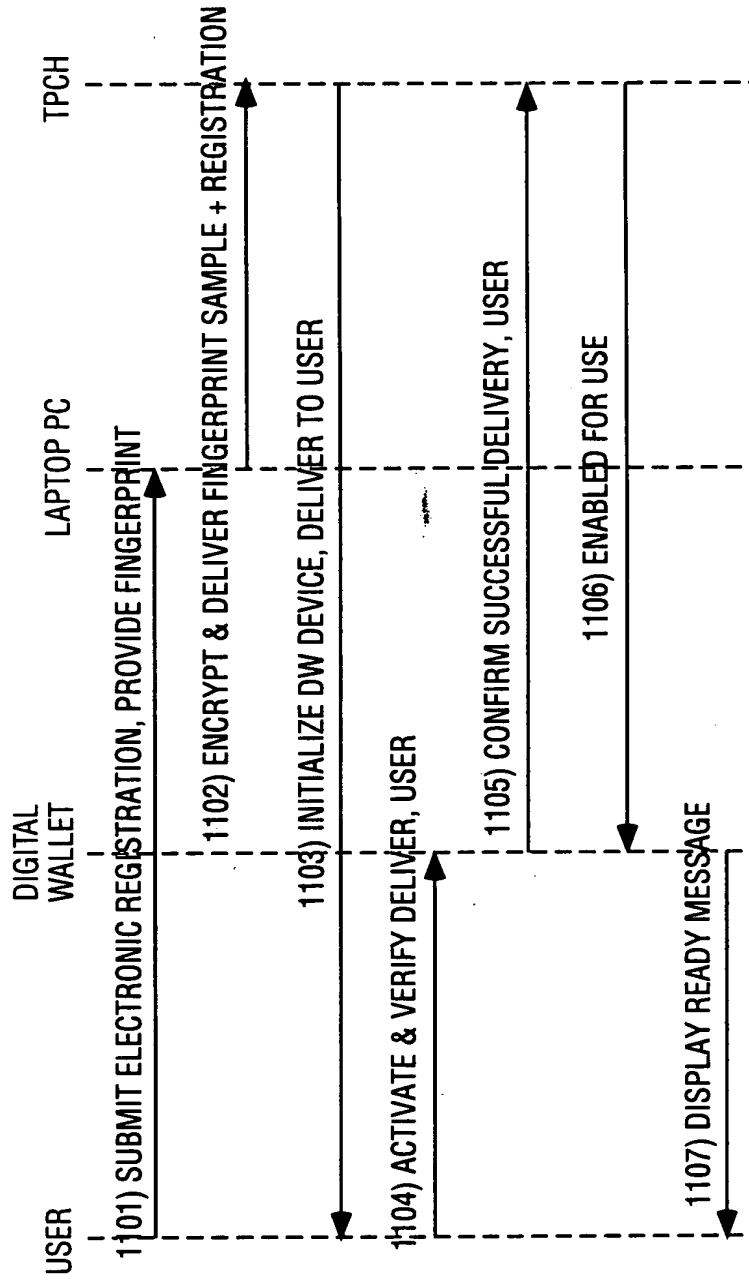
FIG. 9B

FIG. 10



SETUP OF DIGITAL WALLET

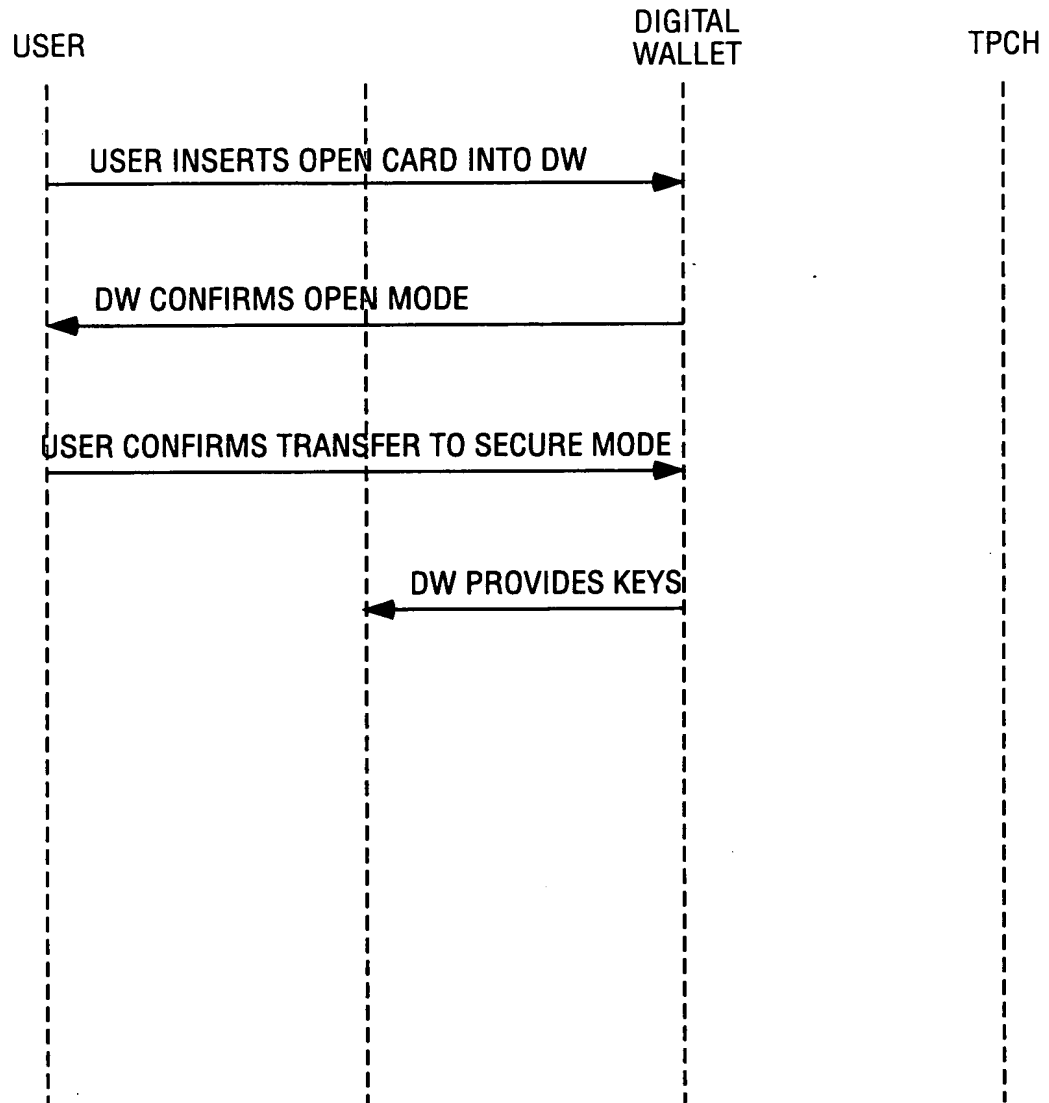
FIG. 10



DIGITAL WALLET SETUP
(ALTERNATIVE EMBODIMENT)

FIG. 11

09734839 052901
T06250 0E84E260



CONVERSION OF CARD TO SECURE

FIG. 12

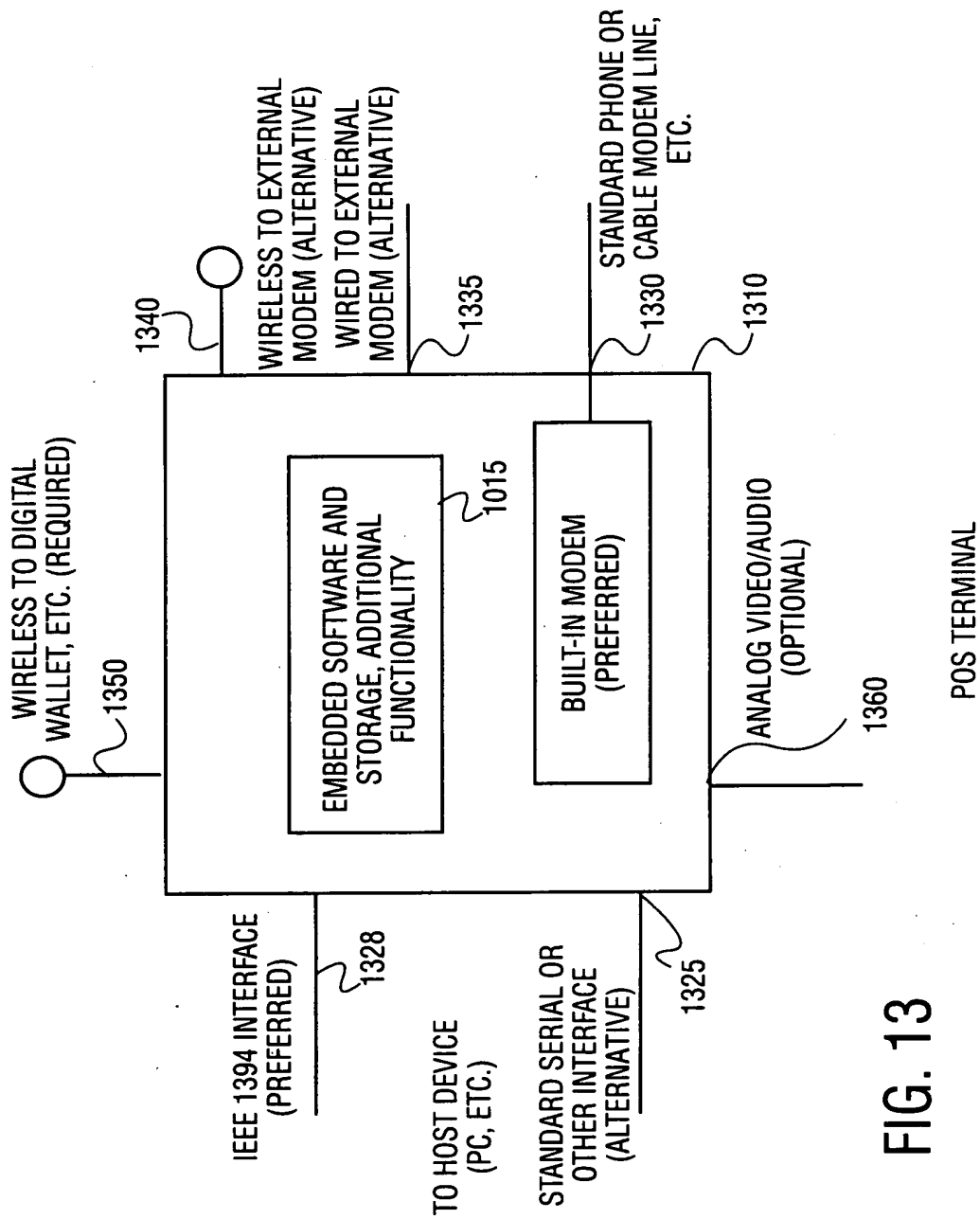


FIG. 13

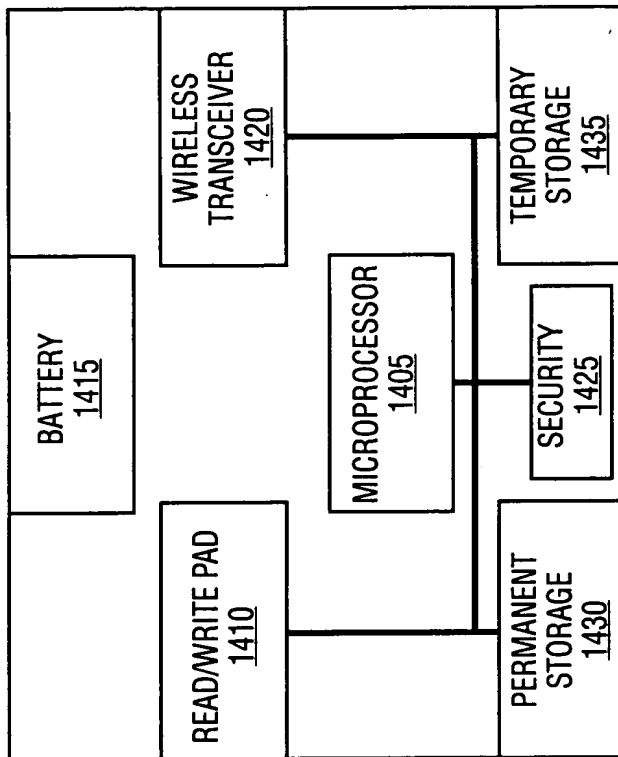


DIAGRAM OF THE MAJOR COMPONENTS OF THE
PERSONAL POS, SHOWING THE DATA/ADDRESS
BUS INTERCONNECT

FIG. 14

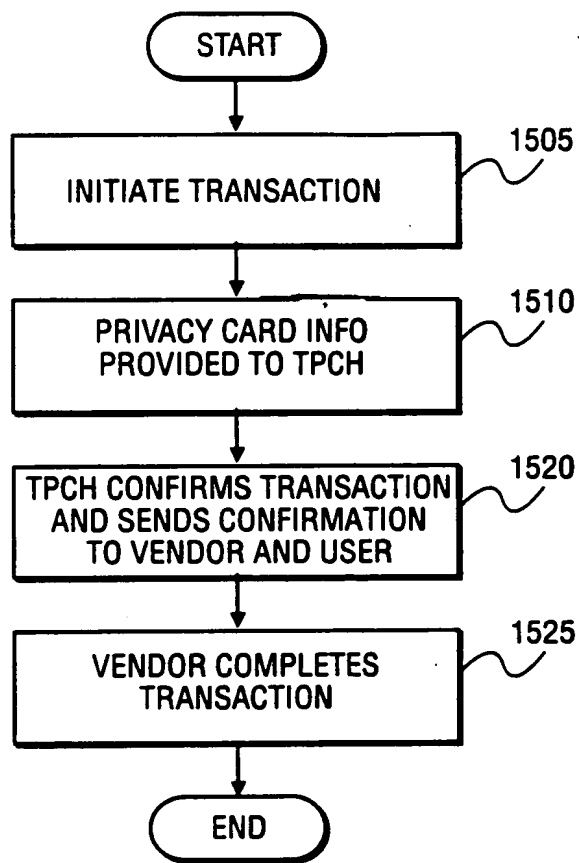


FIG. 15

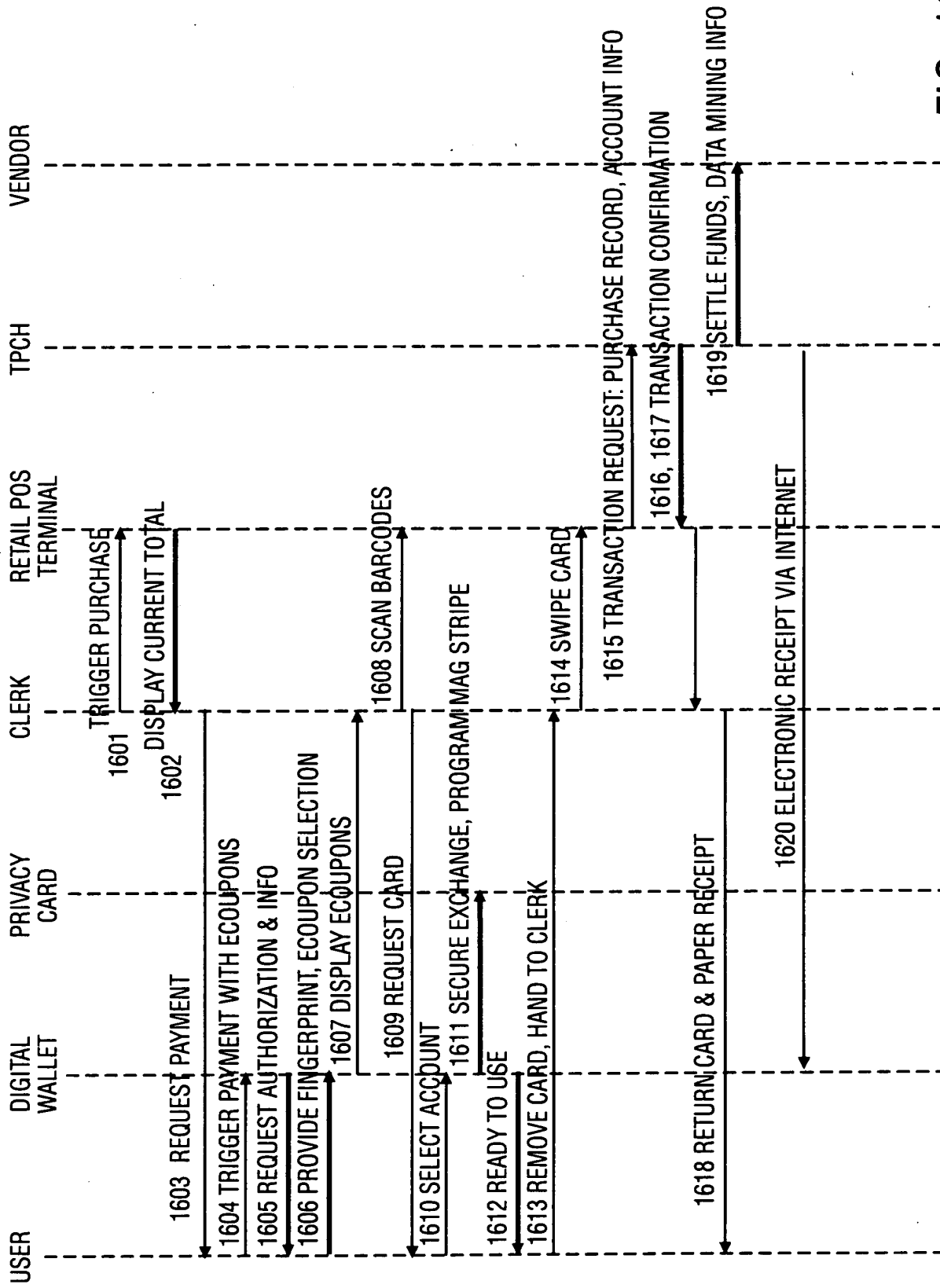


FIG. 16

RETAIL TRANSACTION

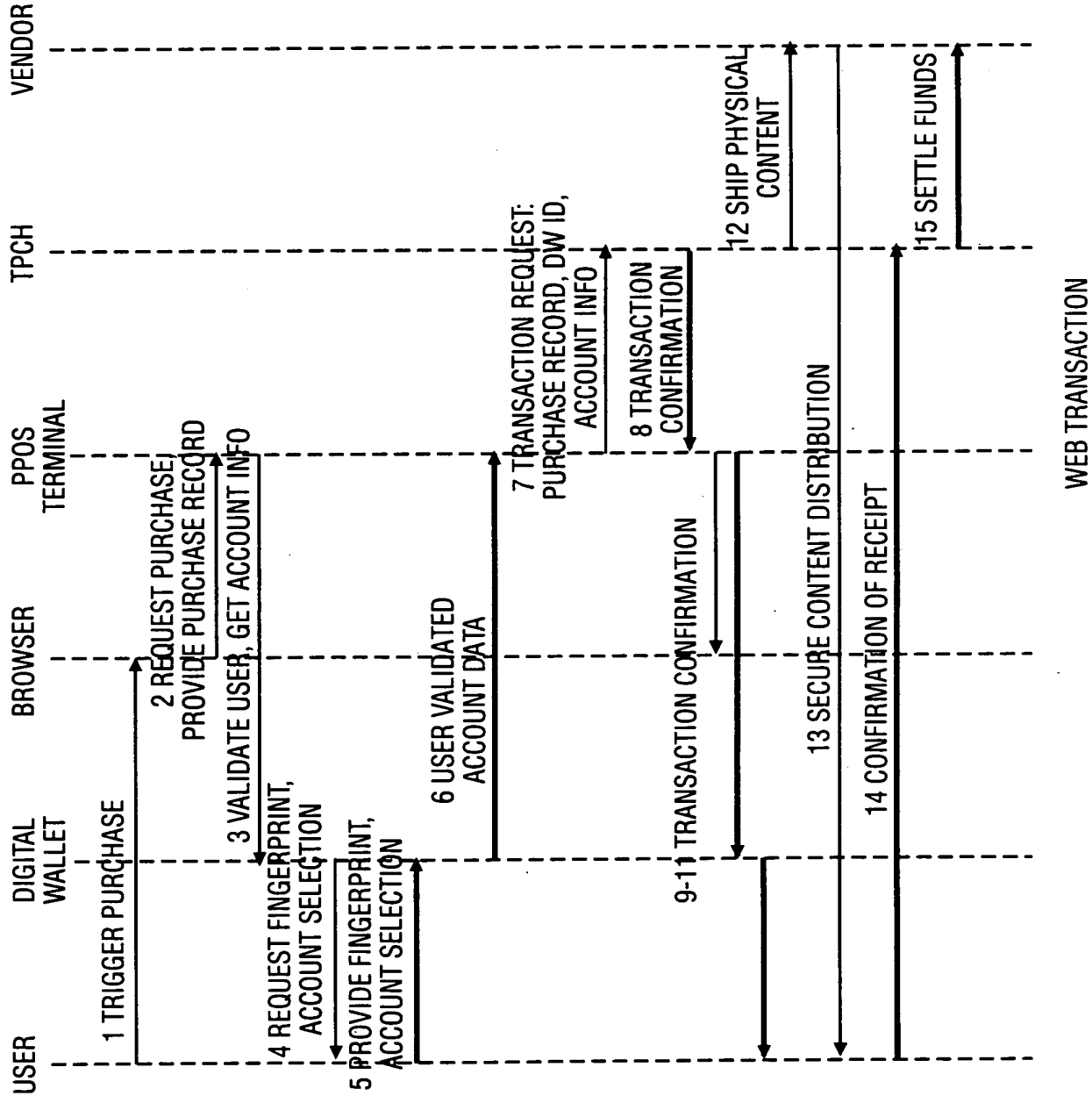


FIG. 17

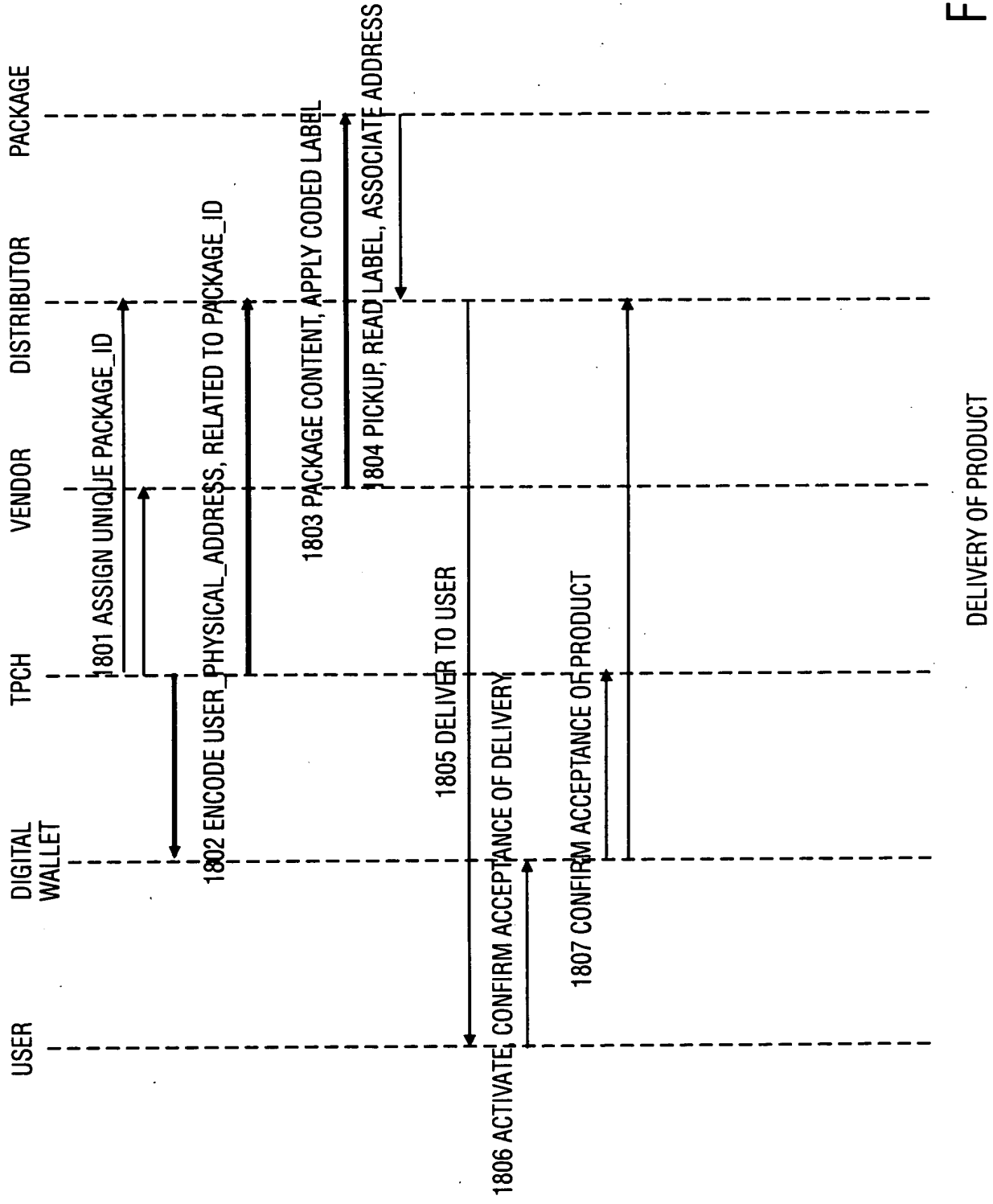


FIG. 18

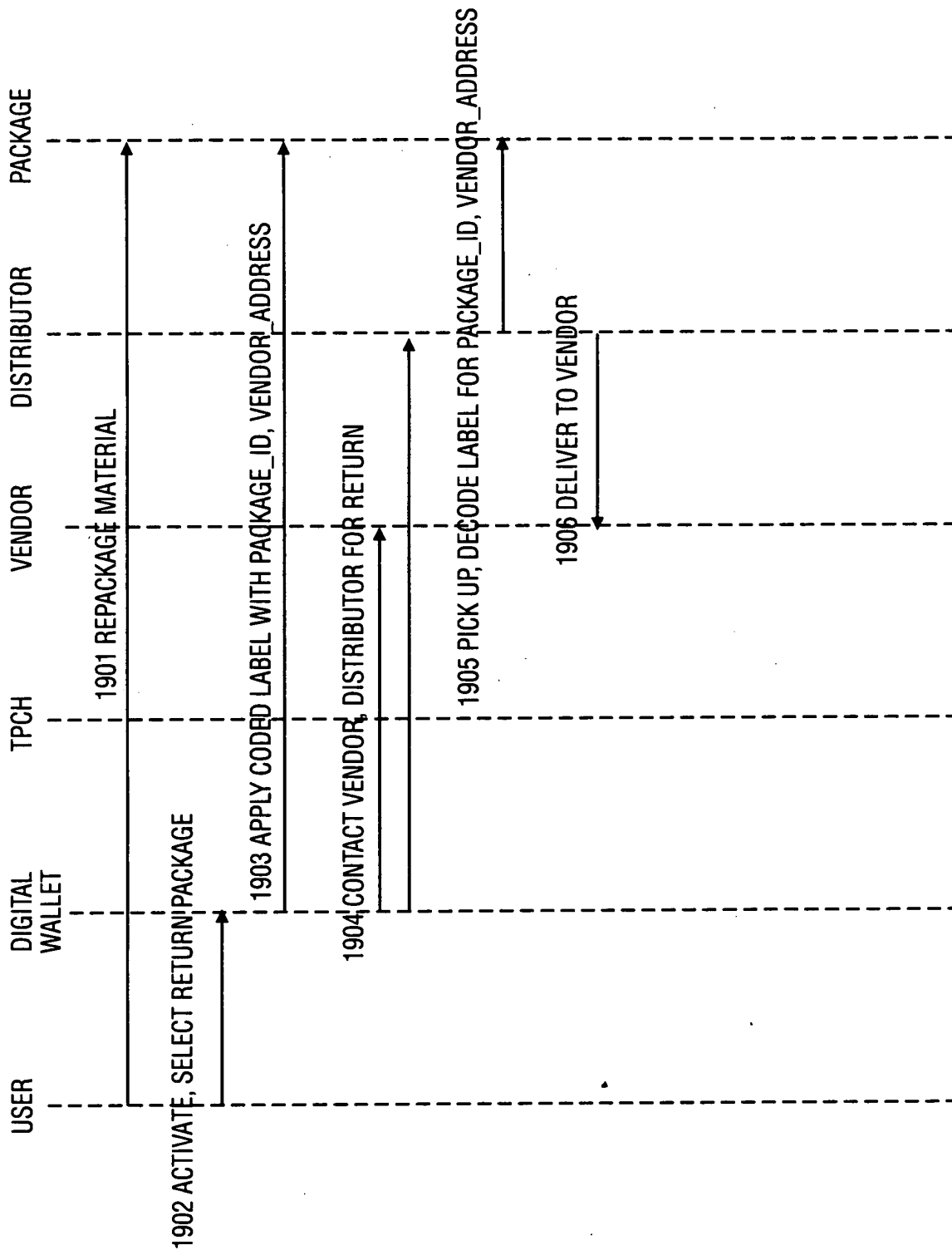
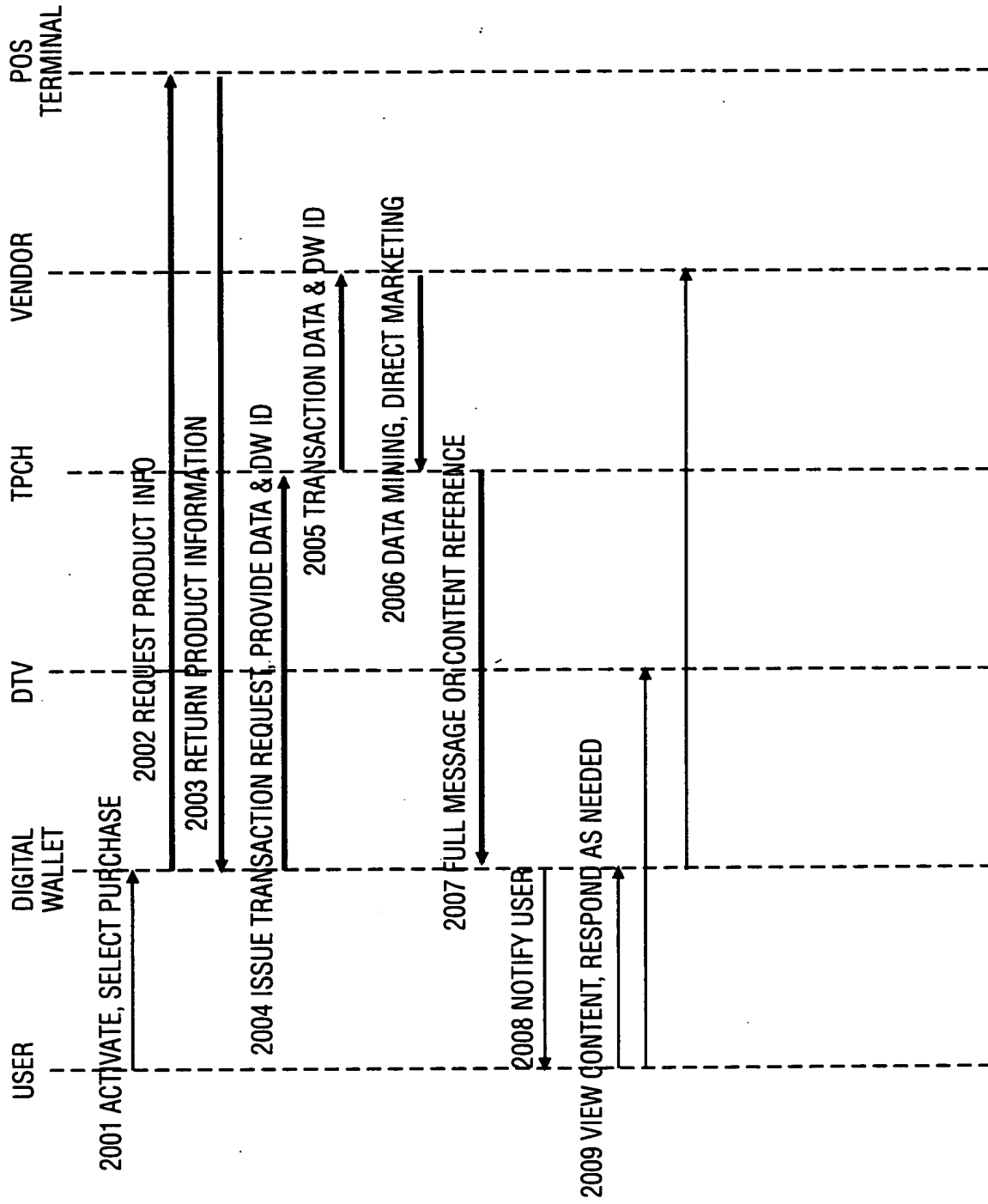


FIG. 19

RETURN OF PRODUCT



DATA MINING

FIG. 20

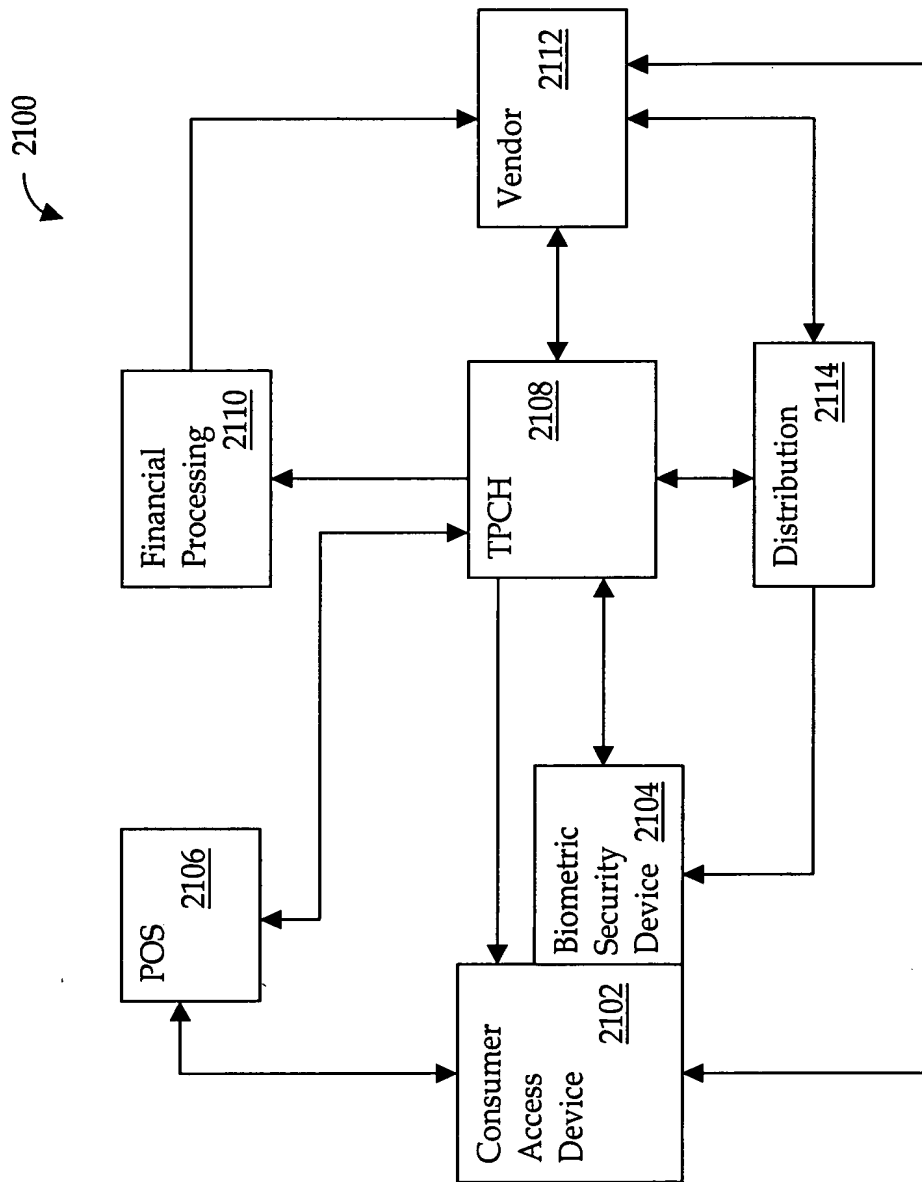


FIG. 21

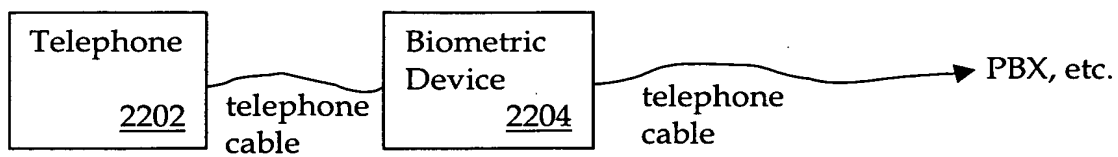


FIG. 22

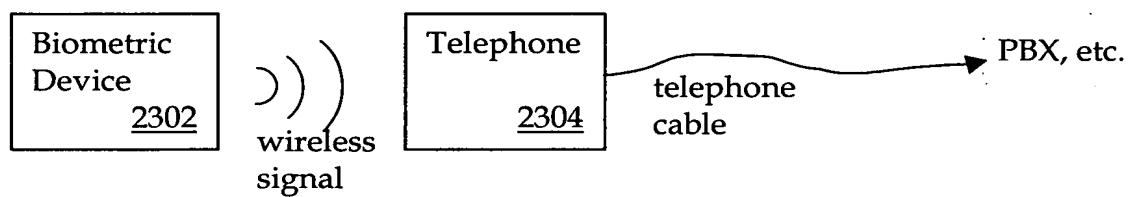


FIG. 23

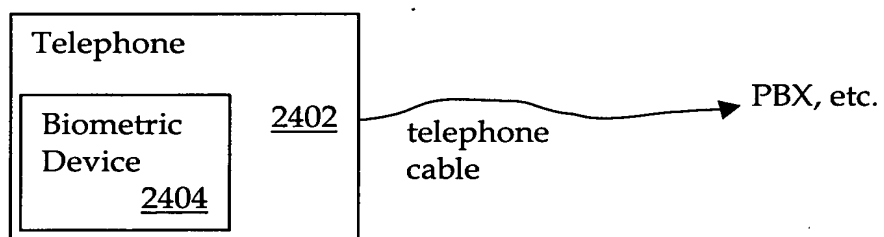


FIG. 24

0024839 052904

FIG. 25

+

2500

Phone number	<u>2502</u>
ID value	<u>2504</u>
Data	<u>2506</u>

FIG. 25

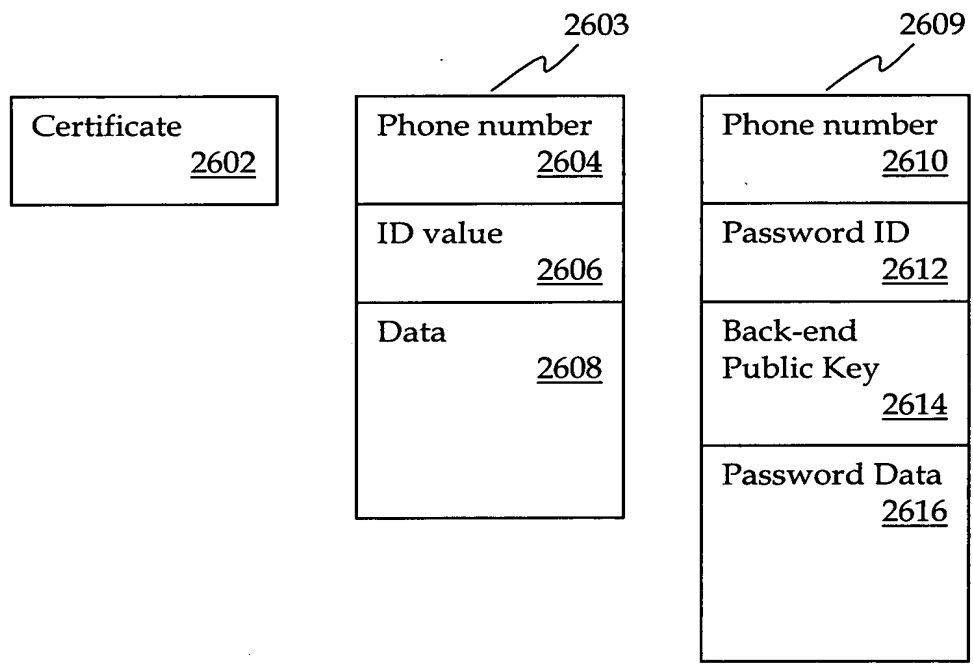


FIG. 26

+

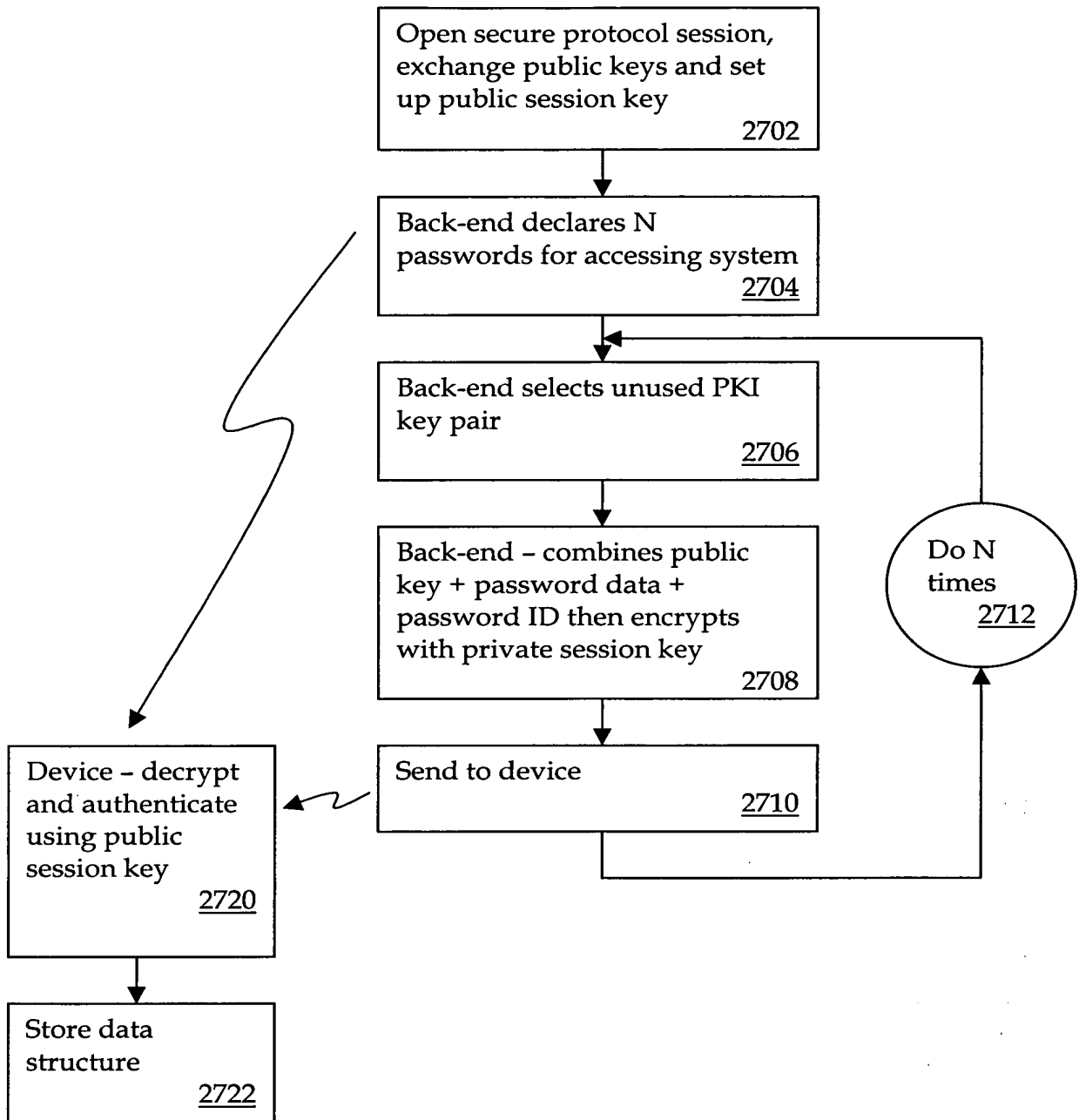


FIG. 27

0074839 052901
10650 6E84E260

+

What do you wish to do?

Access Dialing Code

View Balances

Credit cards

2804

FIU2806

Touchpad2808

2802

FIG. 28

What Dialing Code do you wish to use?

ATT

Union Bank

TD Waterhouse

Sprint

2904

FIU2906

Touchpad2908

2902

FIG. 29

+

TOP SECRET

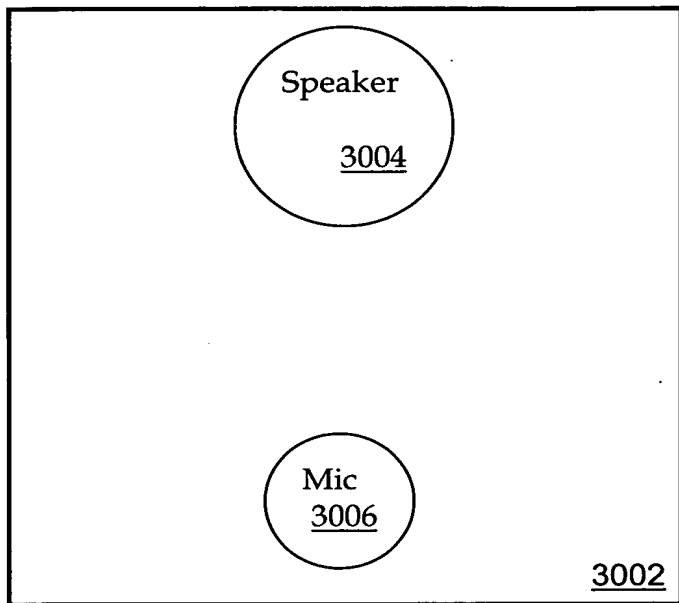


FIG. 30

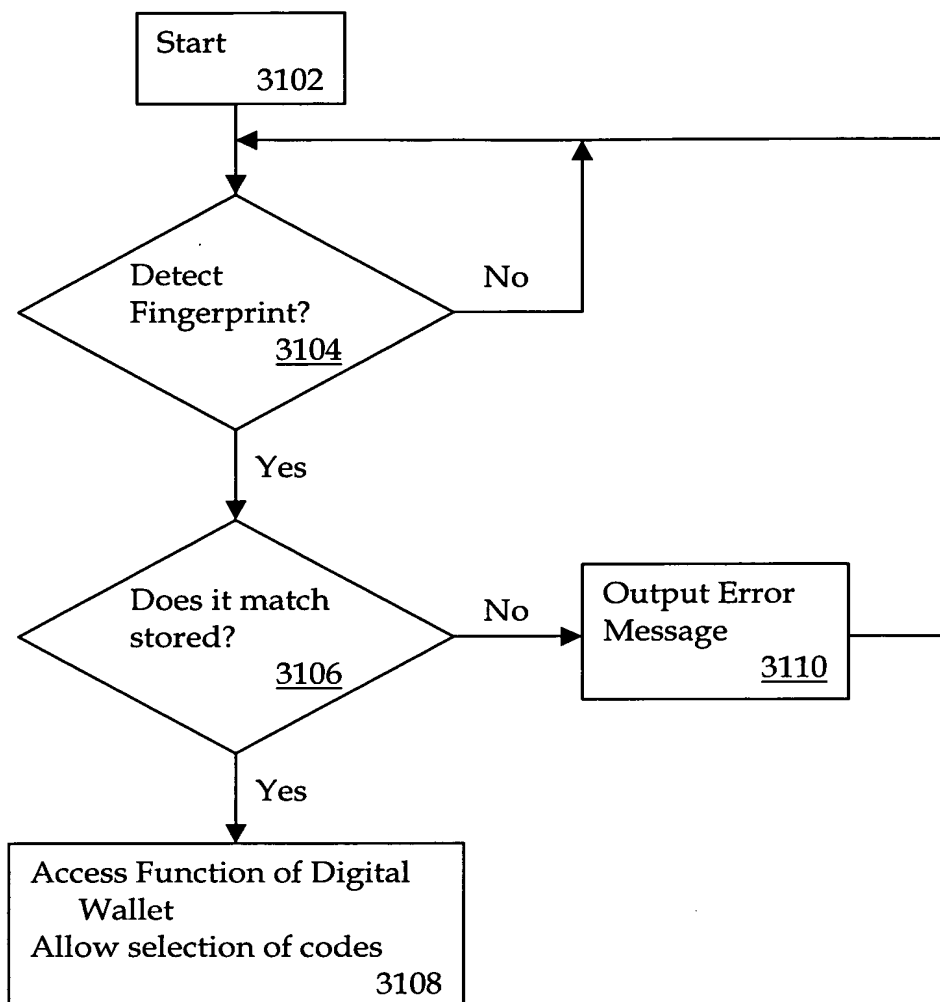


FIG. 31

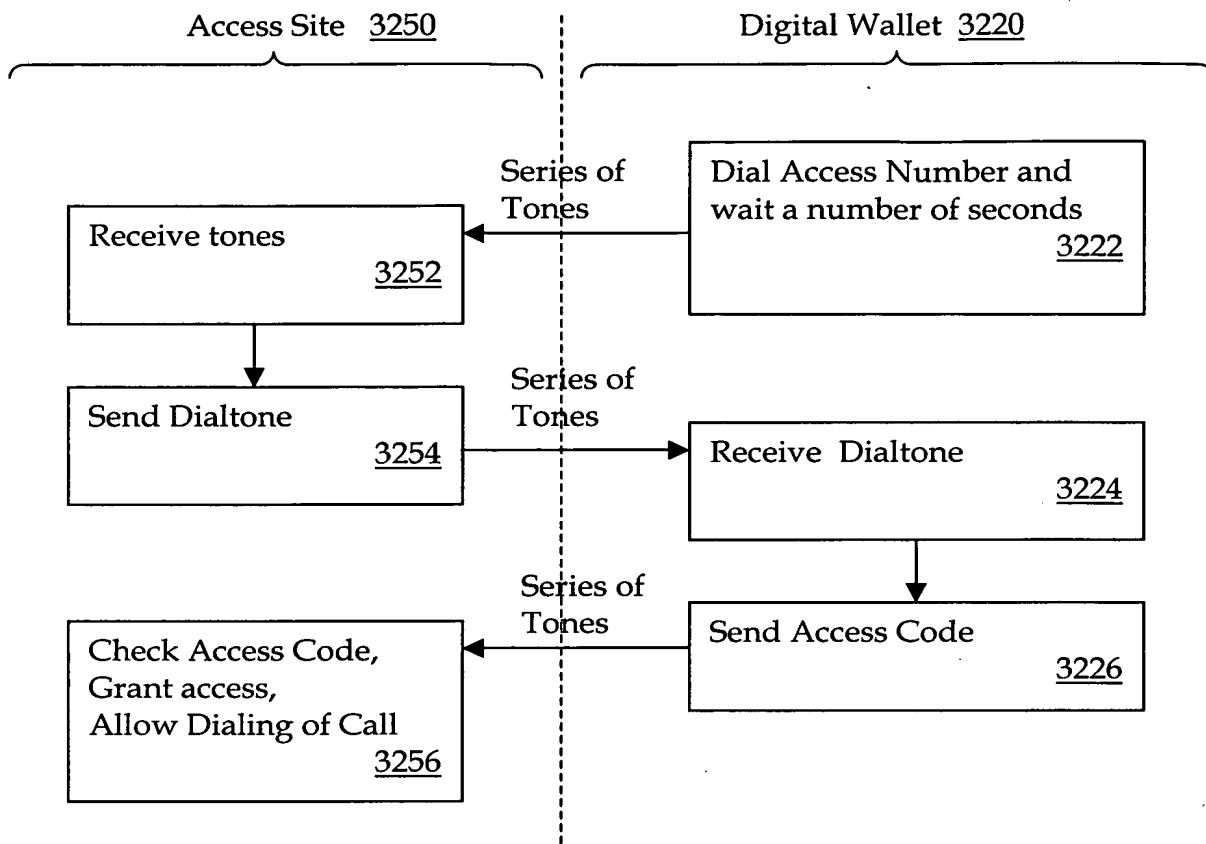


FIG. 32

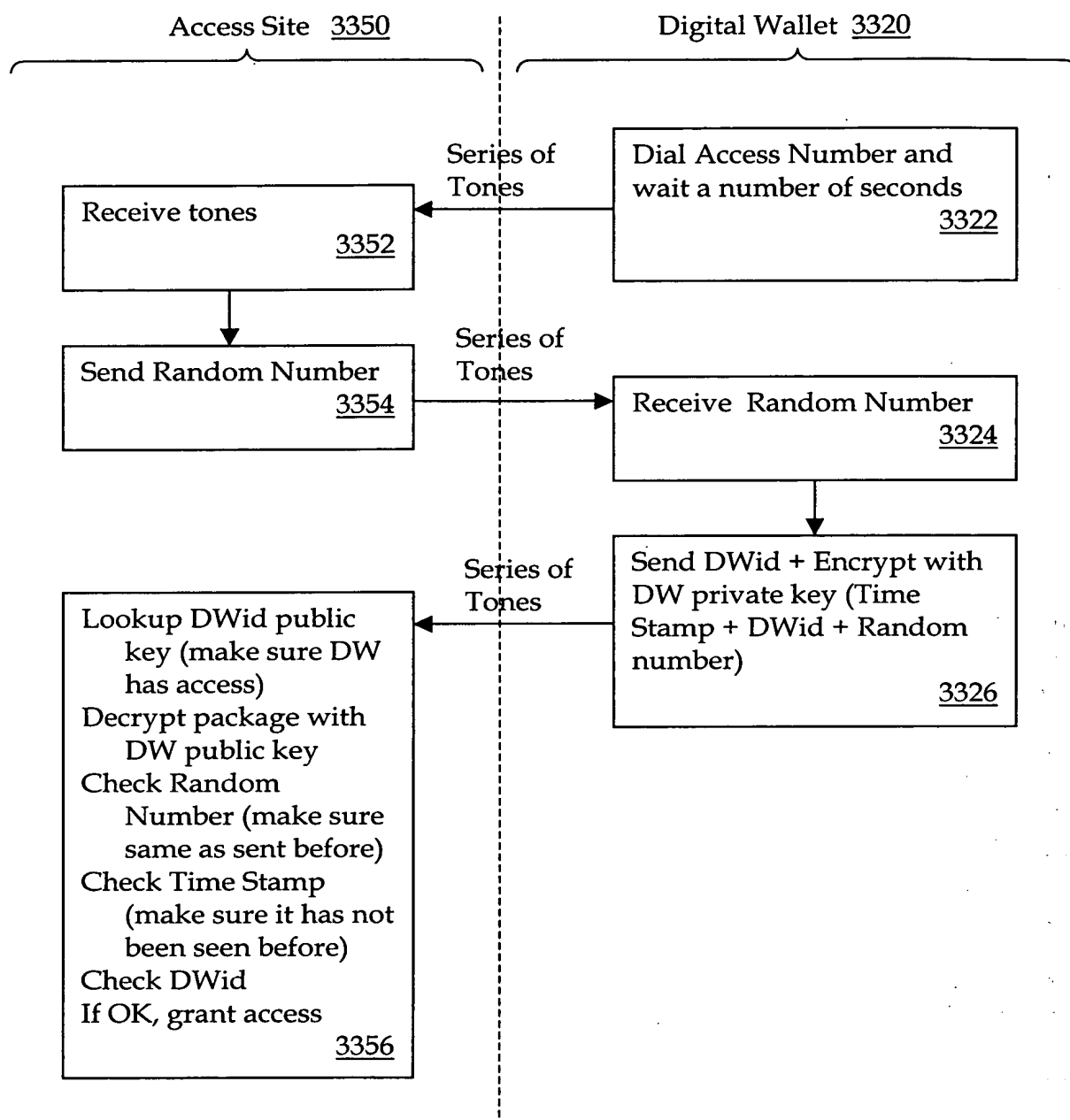


FIG. 33